

لائحة الرسوم والخدمات المصرفية

ستتبع عمولة قياسية بقيمة (VAT) 5% فيما عدا على جميع رسوم خدمات الخدمات المصرفية المذكورة. إن مبلغ الرسوم المذكورة إن لم يبين على أن مبلغها غير قابل للقيمة المضافة أو أن عمولة القيمة المضافة ليست مطبقة.

Banking Services and Tariff Board

5% Value Added Tax (VAT) will be additionally added to the amount of the Banking Services fees and charges mentioned below unless explicitly mentioned that VAT is not applicable or inclusive in such amount.

Personal Accounts	(in AED ¹)	
Account Monthly Minimum Balance		
Current Account (without cheque book)	3000	
Saving Account, China Salary Accounts, and China Savings Account	1000	
Monthly Fall Below Fee If Account balance goes below AED1000 during any month*	25	
Current Account, China Salary Account, Saving Account, China Salary Accounts and China Savings Account	100	
Monthly Service Fee	25	
Monthly Service Fee for ADIB Express Account	25	
Minimum amount required to open a Current Account (Monthly Profit if any)		
Saving, China Salary Accounts, China Savings and Barson account, 3 month profits (if any) are distributed on the first of January, April, July and October	5000	
Investment Deposit Account and Short Term Investment Account		
Minimum amount required to be eligible to earn profits (if any) for both investment accounts	10000	
Minimum amount required to open investment account	10000	
Minimum amount required to open Investment Deposit Account	10000	
Account Balance Certificate	50	
Account Statement for Risk Banking Services customers	25	
Duplicate Account Statement for Risk Banking Services customers	25	
Duplicate Account Statement for Mazaya Banking services customers	Free	
Liability Certificate	10	
AED 10 for less than 1 year, AED 20 over 1 year	10	
Clearance Certificate	50	
Other Certificate	50	
Standing Instructions		
Setting up	Free	
Setting up for Mazaya Banking Services customers	50	
Setting up for Risk Banking services customers	Free	
Per transaction	Free	
System auto transfer (account to account)	Free	
Charitable donation	50	
Cheques		
First cheque book (cheque book of 25 leaf)	Free	
Subsequent Cheque	25	
Subsequent Cheque Book for Risk Banking services customers	10000	
Subsequent Cheque Book for Mazaya Banking services customers	Free	
Clearing cheques in UAE	Free	
Cheques in UAE	25 US Dollar	
Returned cheques	100	
Special clearing	200	
Stop payment/stop request	200	
Certified cheques	20	
Post dated Cheques (Not related to financing)	25	
Demanded Drafts		
Issuance to Risk Banking Services Customers	30	
Issuance to Demand Draft manager's cheques for Mazaya Baking services customers	20	
Payment order/Manager's cheque	30	
Bank Demand Draft	30	
Cancellation of Cheques issued in foreign currencies (Same Day) ¹⁸	100	
ADIB Demand	50	
Debit Card		
New	Free	
Replacement	25	
ADIB Express Guest Debit Card (Optional Annual Fees)		
Annual Fee	Free	
Visa Infinite	50	
Replacement Fee	25	
Visa Infinite	25	
Daily Debit Cards Cash Withdrawal and Purchases Limit		
Card Type	Daily Cash Withdrawal limit	Daily Purchases limit
Classic	30,000	30,000
Rise	35,000	30,000
Mazaya	35,000	100,000
Gold	40,000	100,000
Diamond	60,000	100,000

Card Type	Daily Cash Withdrawal limit	Daily Purchases limit
Cash Withdrawal/Deposit	Free	Free
Mini-Statement (last 5 transactions)	Free	Free
Transfer within ADIB accounts	Free	Free
ADIB Bill payment (ADIC, ADC, DEWA, SEWA, Etisalat)	Free	Free
Using NON-ADIB ATM IN THE UAE	2	2
Cash withdrawal for Mazaya Banking services customers	4 free transactions a month (AED 2 for any additional transaction)	
Balance inquiry	1	
Decline Fee insufficient funds	1	
Using OTHER CCC/SSC ATM	As per host country system	
Cash Withdrawal	As per host country system	
Using NON-CCC ATM	1.5%	
Cash Withdrawal	As per host country system	
Non-ADIB Transaction Service Fee ¹⁹ (VAT is Not applicable)	1.99%	
Using for International Purchase Transaction	1.99%	
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